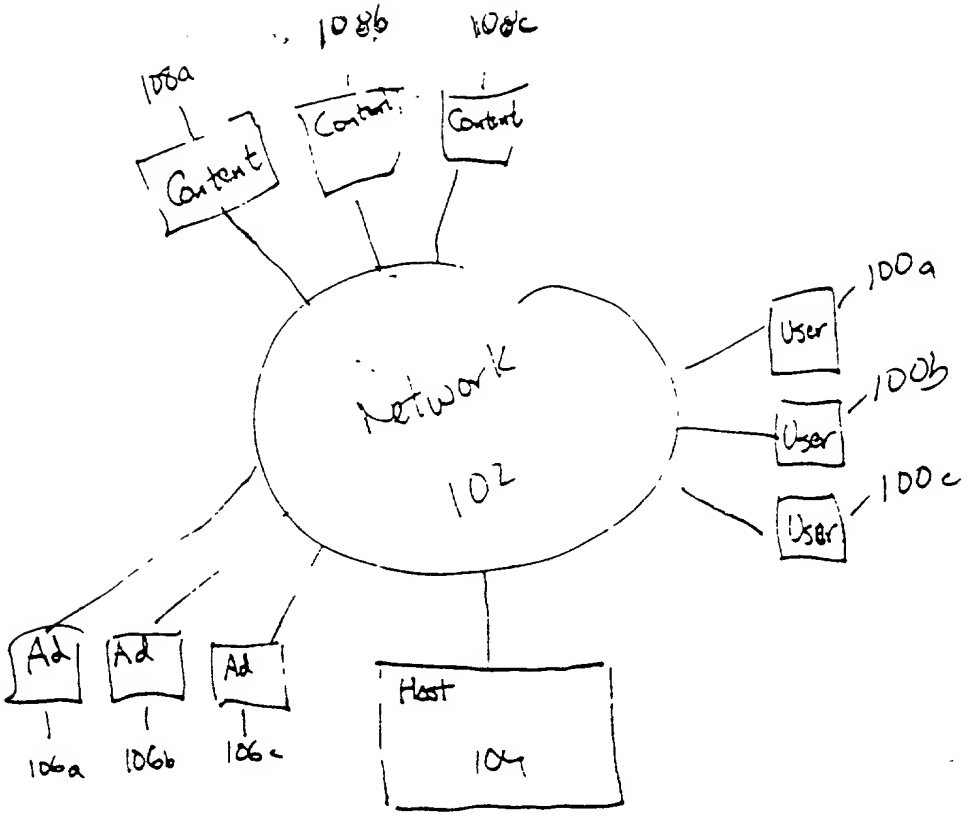

108a
108b
108c
Content
Content
Content
Network
102
User
User
User
100a
100b
100c
Ad
Ad
Ad
106a
106b
106c
Host
104

Fig 1

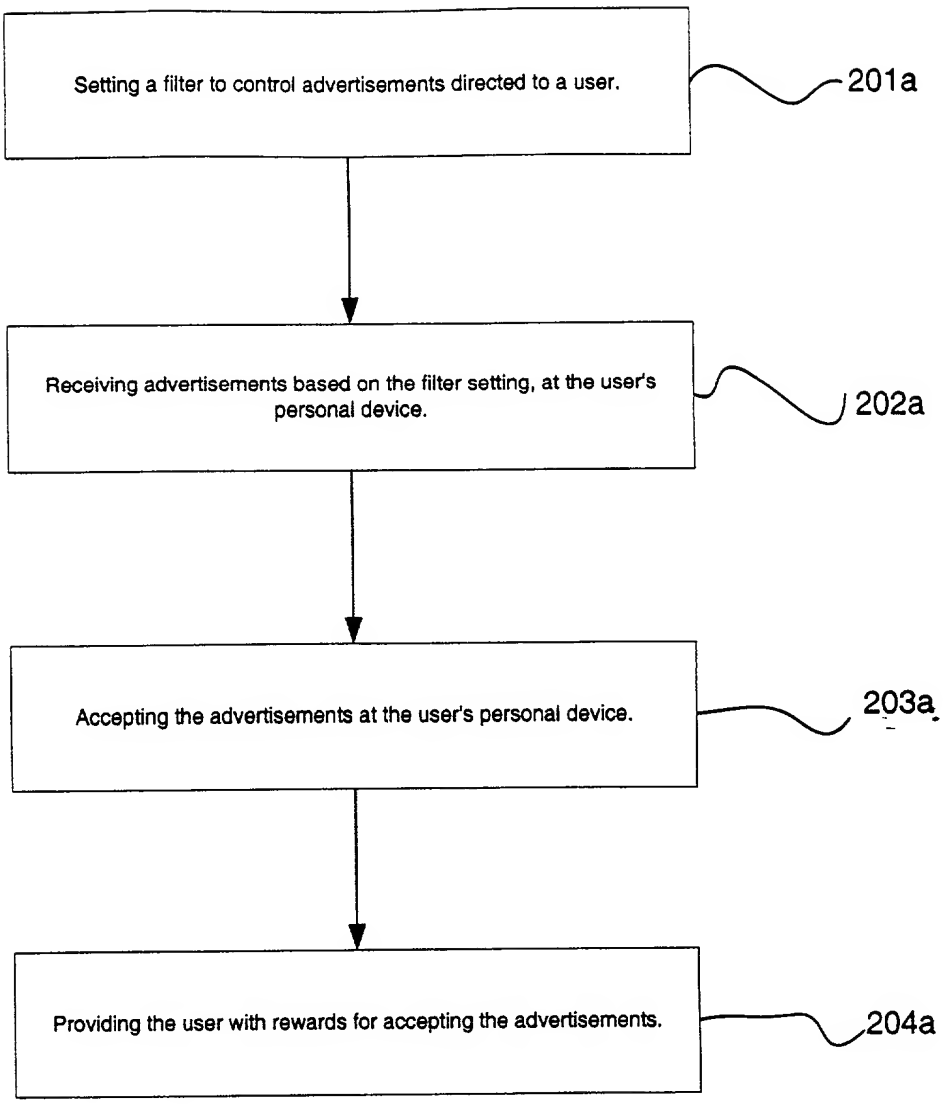

Setting a filter to control advertisements directed to a user.
201a
Receiving advertisements based on the filter setting, at the user's personal device.
202a
Accepting the advertisements at the user's personal device.
203a
Providing the user with rewards for accepting the advertisements.
204a

Fig. 2a

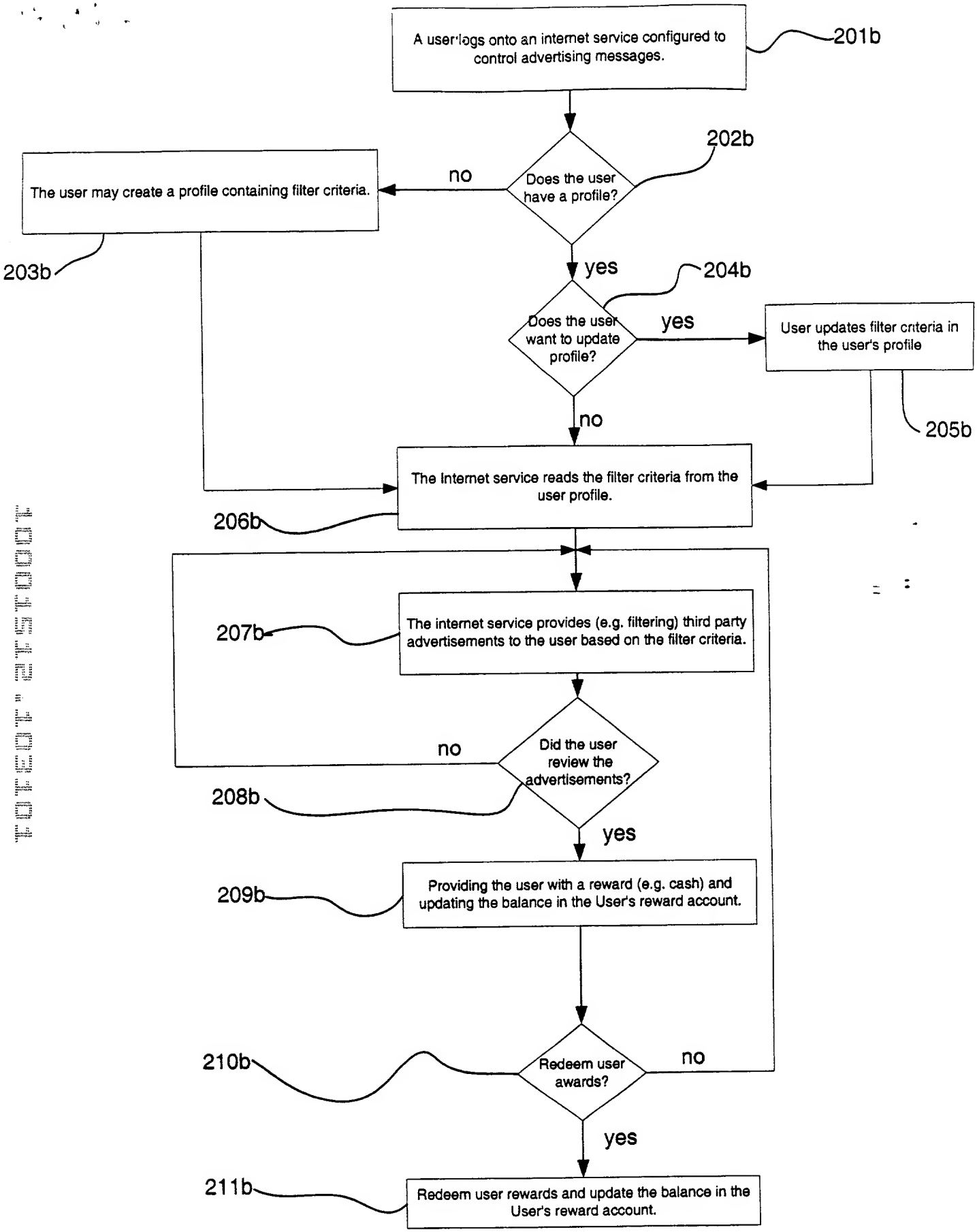

A user logs onto an internet service configured to control advertising messages.
201b
Does the user have a profile?
202b
no
The user may create a profile containing filter criteria.
203b
yes
Does the user want to update profile?
204b
yes
User updates filter criteria in the user's profile
205b
no
The Internet service reads the filter criteria from the user profile.
206b
The internet service provides (e.g. filtering) third party advertisements to the user based on the filter criteria.
207b
Did the user review the advertisements?
208b
no
yes
Providing the user with a reward (e.g. cash) and updating the balance in the User's reward account.
209b
Redeem user awards?
210b
no
yes
Redeem user rewards and update the balance in the User's reward account.
211b

Fig. 2b

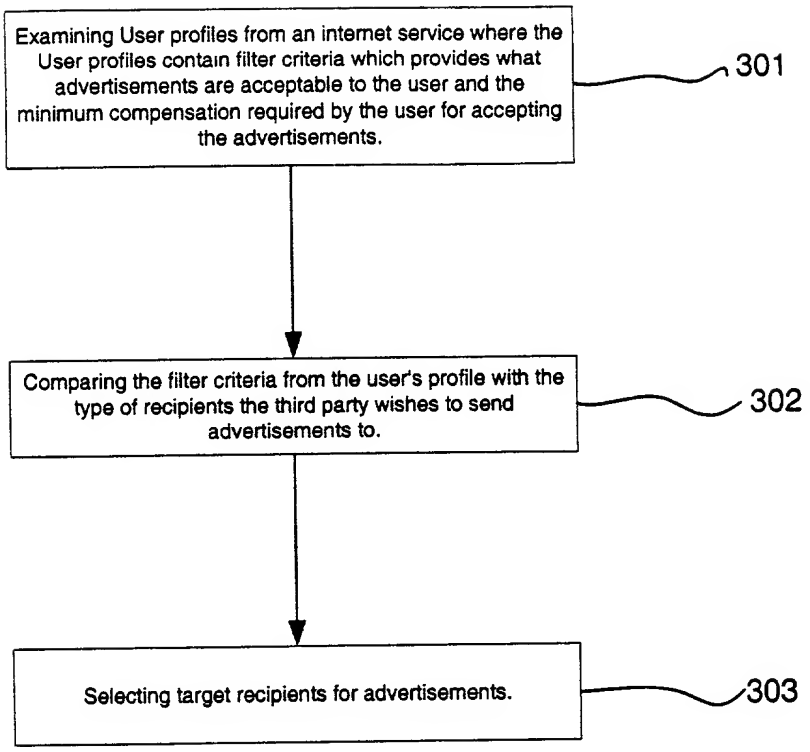

Examining User profiles from an internet service where the User profiles contain filter criteria which provides what advertisements are acceptable to the user and the minimum compensation required by the user for accepting the advertisements.
301
Comparing the filter criteria from the user's profile with the type of recipients the third party wishes to send advertisements to.
302
Selecting target recipients for advertisements.
303

Fig. 3

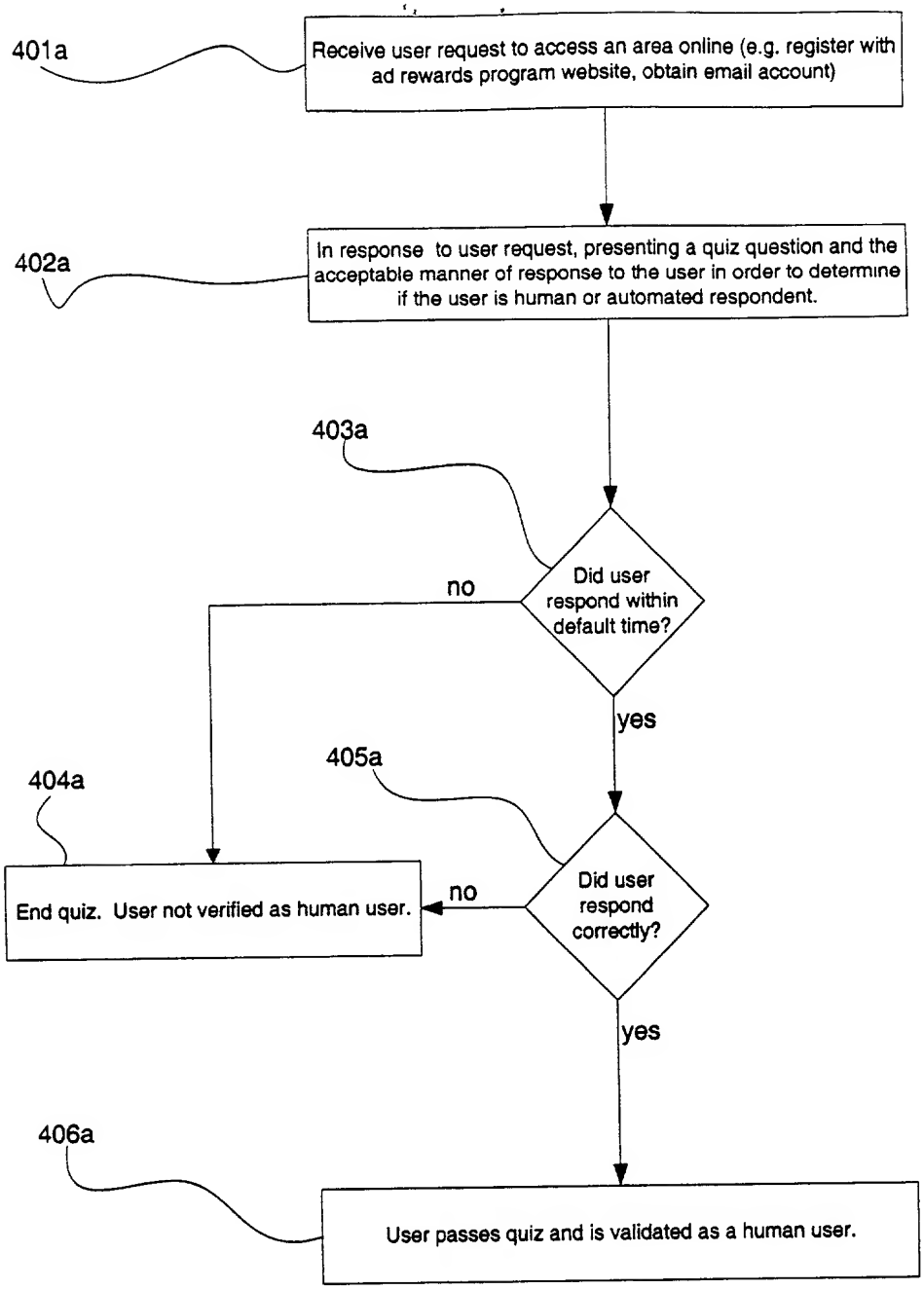

401a
Receive user request to access an area online (e.g. register with ad rewards program website, obtain email account)
402a
In response to user request, presenting a quiz question and the acceptable manner of response to the user in order to determine if the user is human or automated respondent.
403a
Did user respond within default time?
no
yes
405a
404a
Did user respond correctly?
End quiz. User not verified as human user.
no
yes
406a
User passes quiz and is validated as a human user.

Fig. 4a

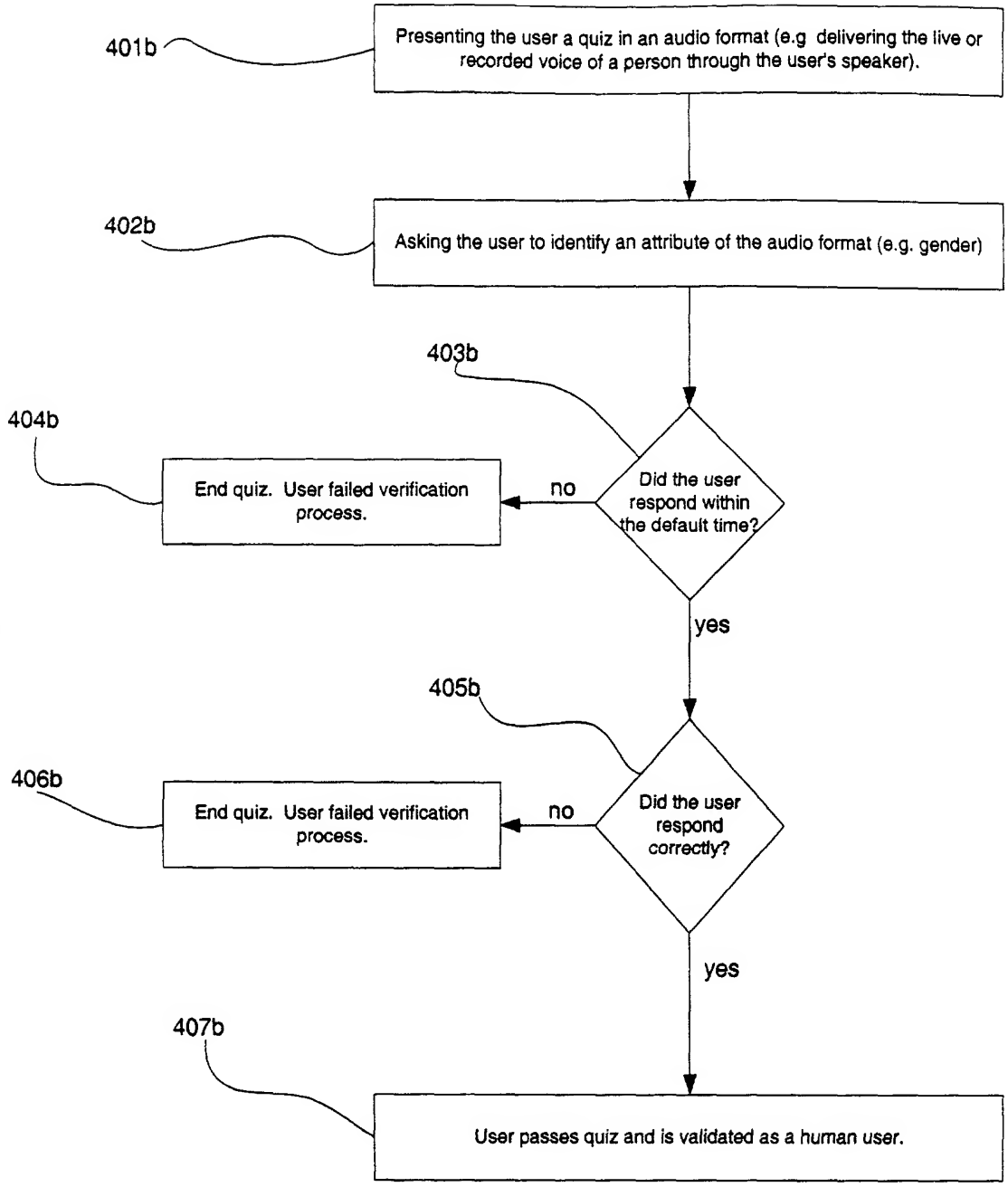

401b
Presenting the user a quiz in an audio format (e.g delivering the live or recorded voice of a person through the user's speaker).
402b
Asking the user to identify an attribute of the audio format (e.g. gender)
403b
Did the user respond within the default time?
no
404b
End quiz. User failed verification process.
yes
405b
Did the user respond correctly?
no
406b
End quiz. User failed verification process.
yes
407b
User passes quiz and is validated as a human user.

Fig. 4b

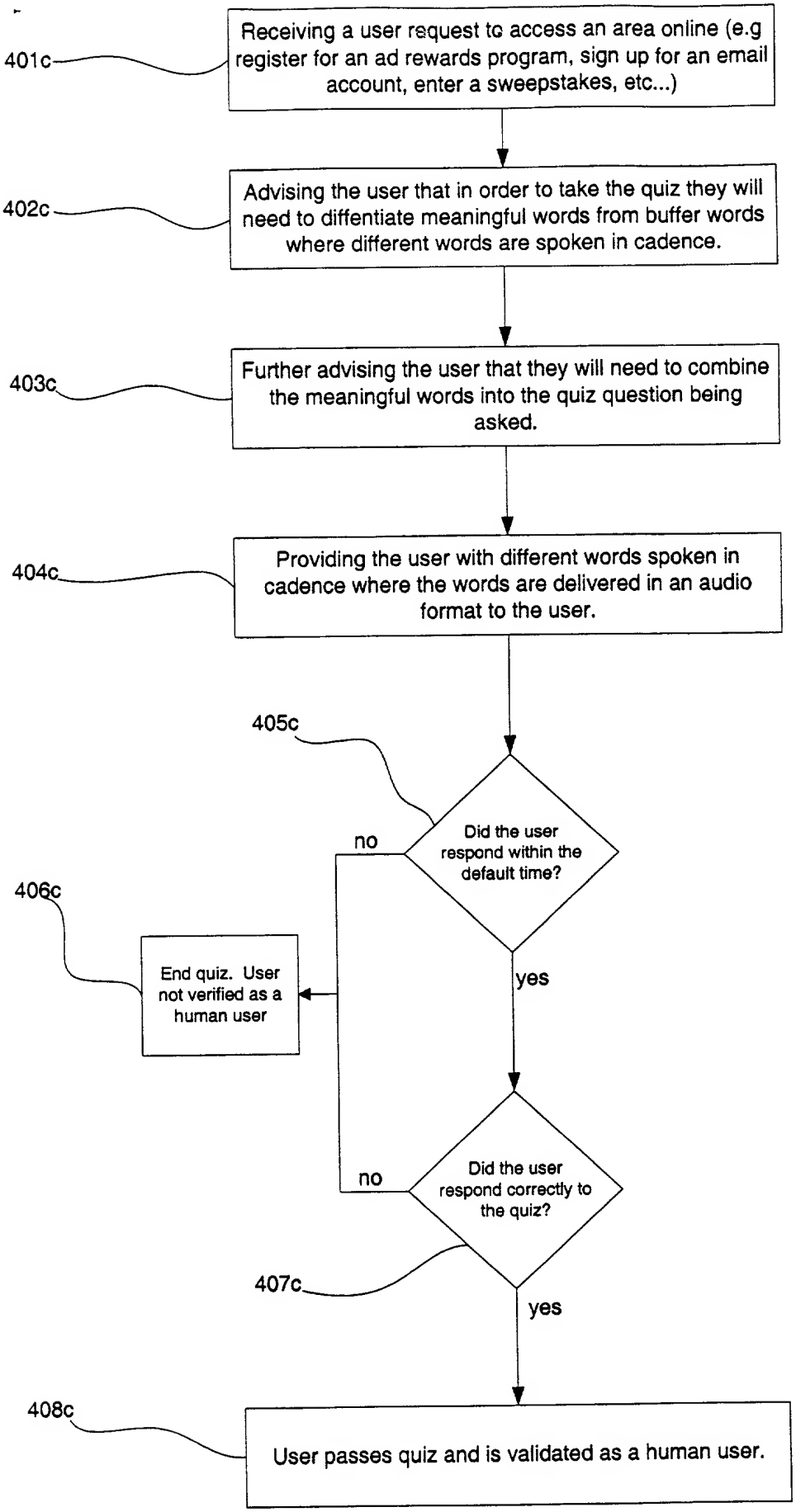

401c
Receiving a user request to access an area online (e.g register for an ad rewards program, sign up for an email account, enter a sweepstakes, etc...)
402c
Advising the user that in order to take the quiz they will need to diffentiate meaningful words from buffer words where different words are spoken in cadence.
403c
Further advising the user that they will need to combine the meaningful words into the quiz question being asked.
404c
Providing the user with different words spoken in cadence where the words are delivered in an audio format to the user.
405c
Did the user respond within the default time?
no
406c
End quiz. User not verified as a human user
yes
Did the user respond correctly to the quiz?
no
407c
yes
408c
User passes quiz and is validated as a human user.

Fig. 4c

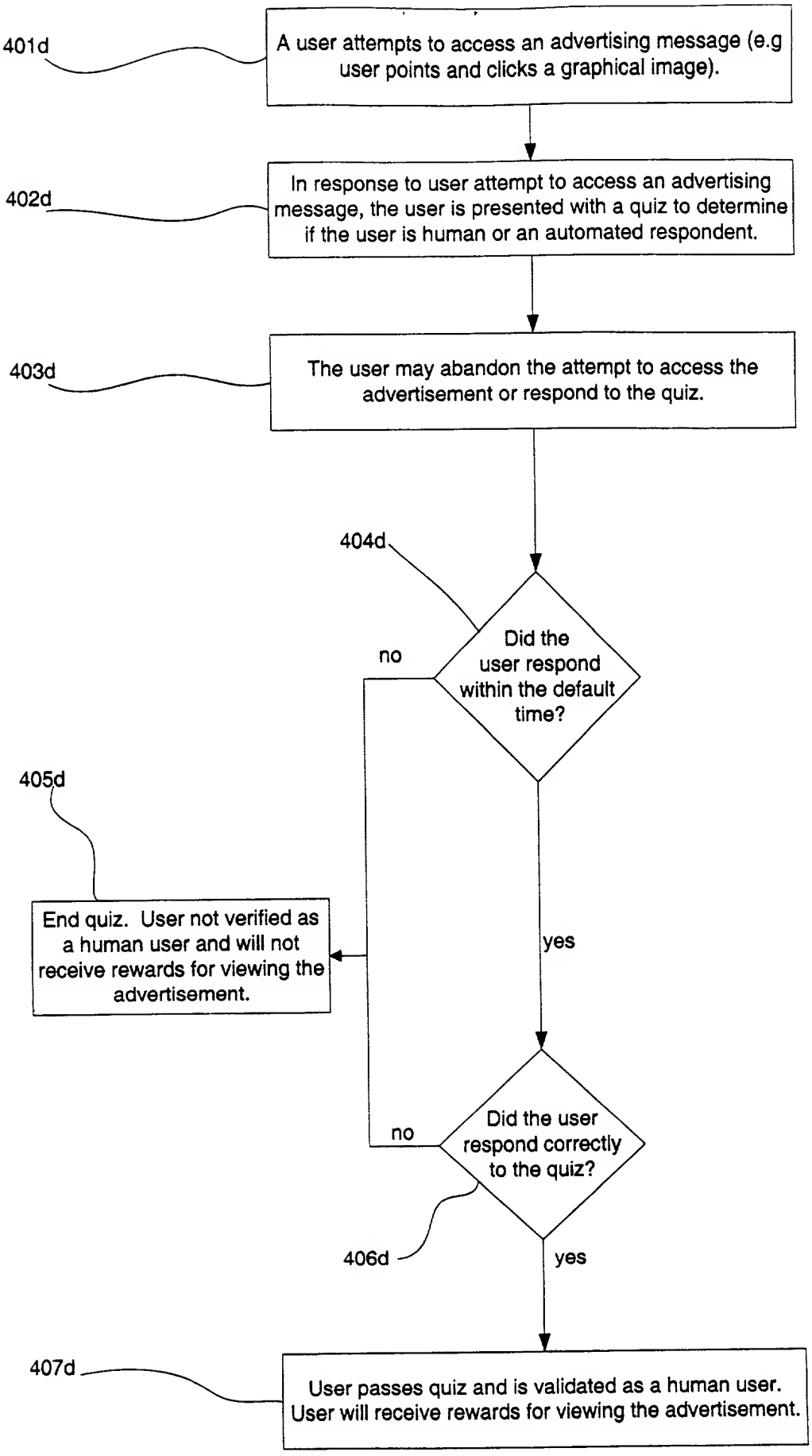

401d
A user attempts to access an advertising message (e.g user points and clicks a graphical image).
402d
In response to user attempt to access an advertising message, the user is presented with a quiz to determine if the user is human or an automated respondent.
403d
The user may abandon the attempt to access the advertisement or respond to the quiz.
404d
Did the user respond within the default time?
no
yes
405d
End quiz. User not verified as a human user and will not receive rewards for viewing the advertisement.
Did the user respond correctly to the quiz?
no
406d
yes
407d
User passes quiz and is validated as a human user. User will receive rewards for viewing the advertisement.

Fig. 4d

User Attribute Configuration Page - Screenshot

| Attribute | User Values | Submit on approval for Demographic Qualification | Submit on approval for Demographic Research |
|---|---|---|---|
| Name | Stan Lim | | |
| Age | 30 | | |
| Gender | MALE | | |
| Date of Birth | | | |
| Zipcode | 95128 | | |
| Household Income | | | |
| | | | |

500 →

SUBMIT CANCEL

Fig. 5

Advertiser Specific-Bonus Page - Sample Screenshot

| Attribute | User Date Available? | Demographic Bonus | Research Bonus | Share for Demographic Bonus? | Share for Research Bonus? | User bonus |
|---|---|---|---|---|---|---|
| Name | - | 200 | 200 | - | - | 400 |
| Age | - | 100 | 100 | - | - | 0 |
| Gender | - | 100 | 100 | - | - | 200 |
| Date of Birth | ??? | 500 | 500 | - | - | 0 |
| Zipcode | - | 500 | 500 | - | - | 1000 |
| Household Income | ??? | 10000 | 10000 | - | - | |
| Number of cars | 5 | 5000 | 5000 | - | - | 10000 |
| | | | | | | |
| Total Bonus | | | | | | 11600 |

600 →

UPDATE CANCEL

Notes:

- All Attributes and Bonus rewards are defined by Advertiser
- If user data is available AND shared, user earns bonus for that attribute.
- Each User Bonus item and Total Bonus is calculated automatically, or may require optional "UPDATE" button
- : denotes check boxes that user can check to share attribute and earn bonus. If checked, denoted by ç
- ??? denotes input box that user needs to fill out if user wishes to earn bonus for that attribute. In this example, the "5" was entered for "Number of Cars".

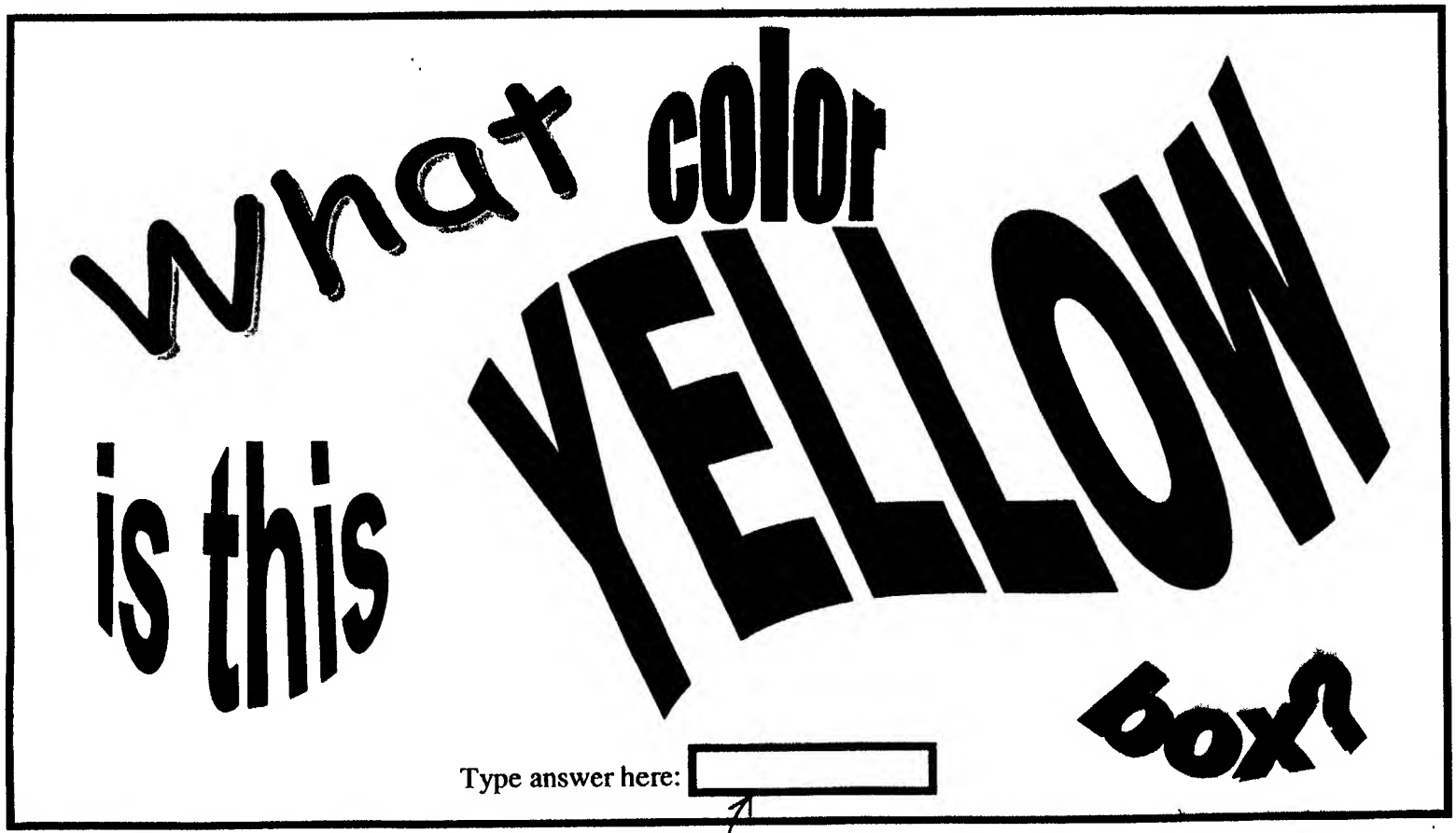
Fig. 6

Express Mail Label No. EV 339 138 905 US

TOTEOF"2F5F0008

# SmartQuiz™

700




701a

Fig. 7a

# SmartQuiz™

How many fingers ?

701b

700b

Type answer here:

Fig. 7b

TOPSOT-2FST0001

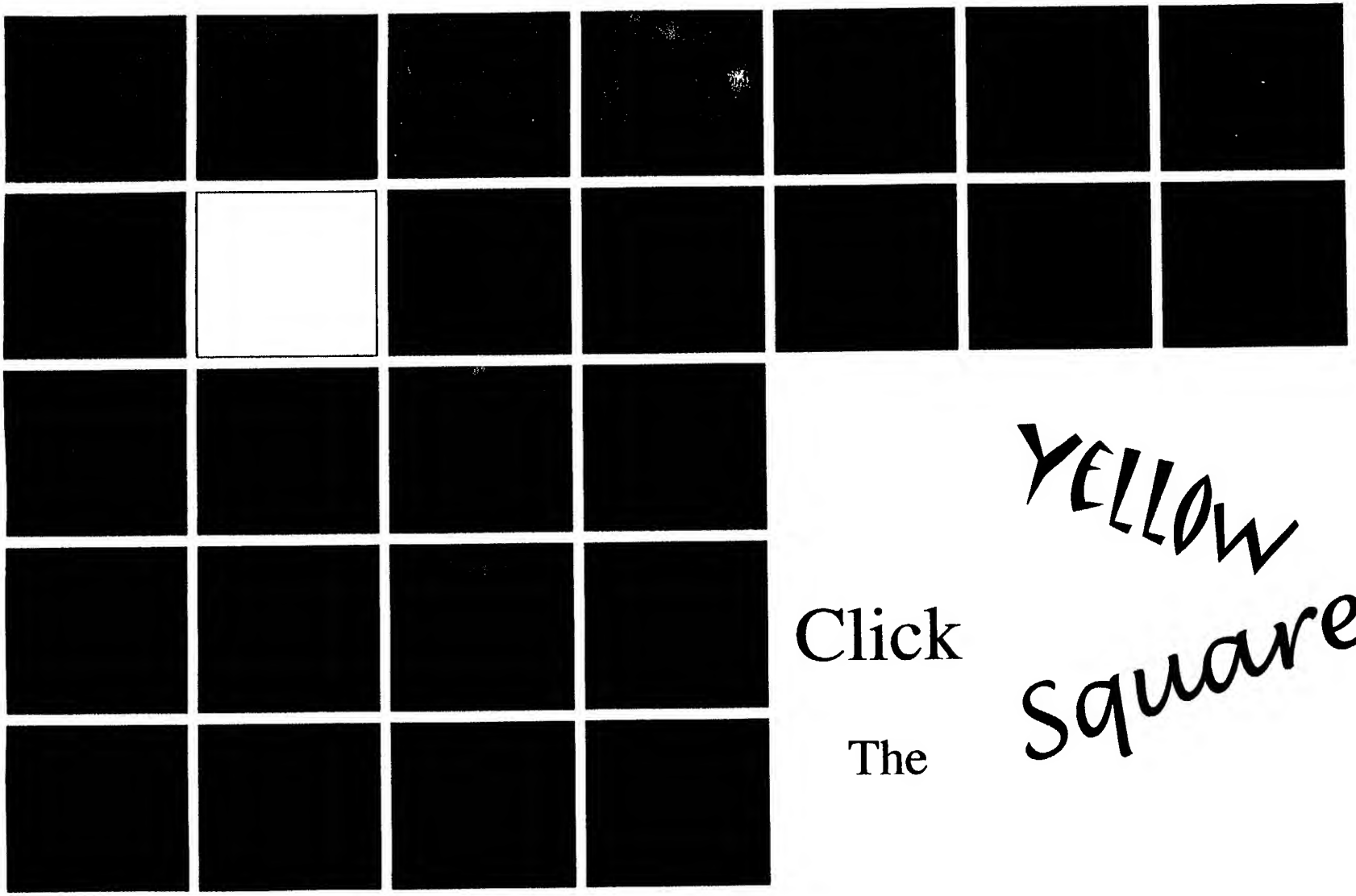



Fig. 7C

# SmartQuiz™

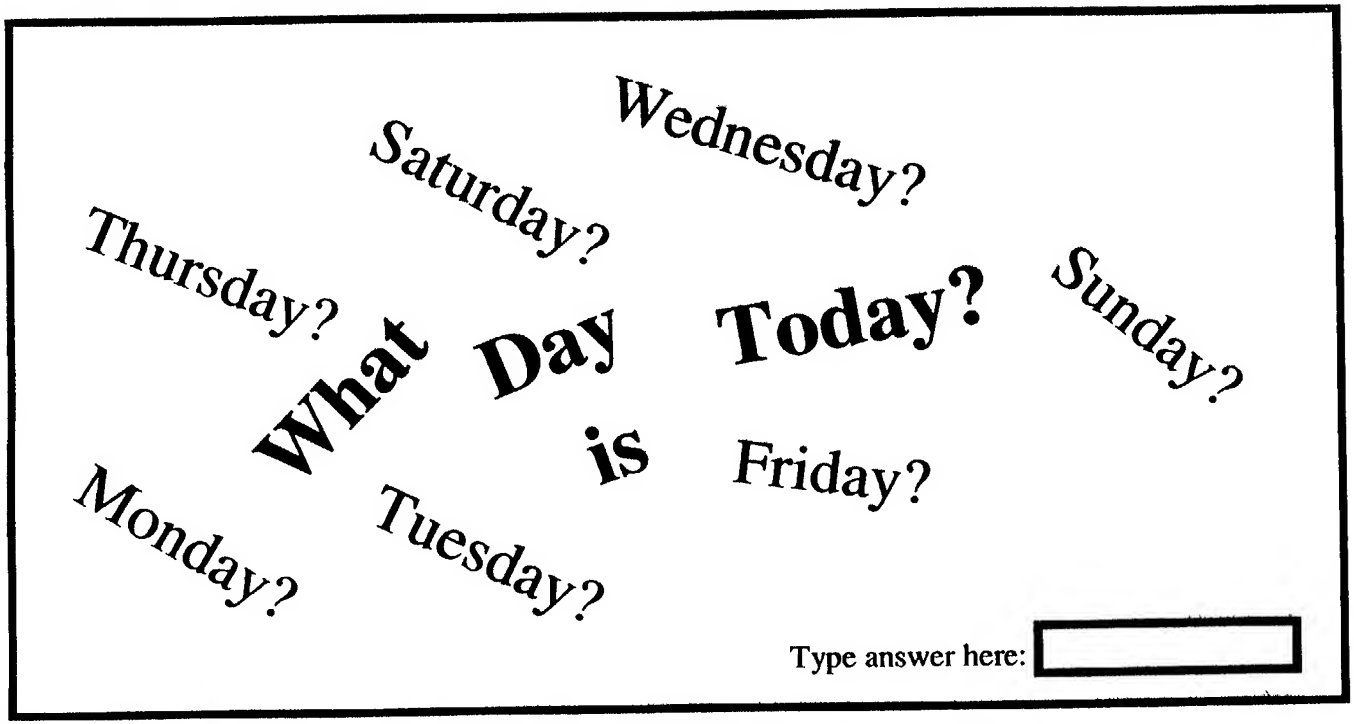



Fig. 7d

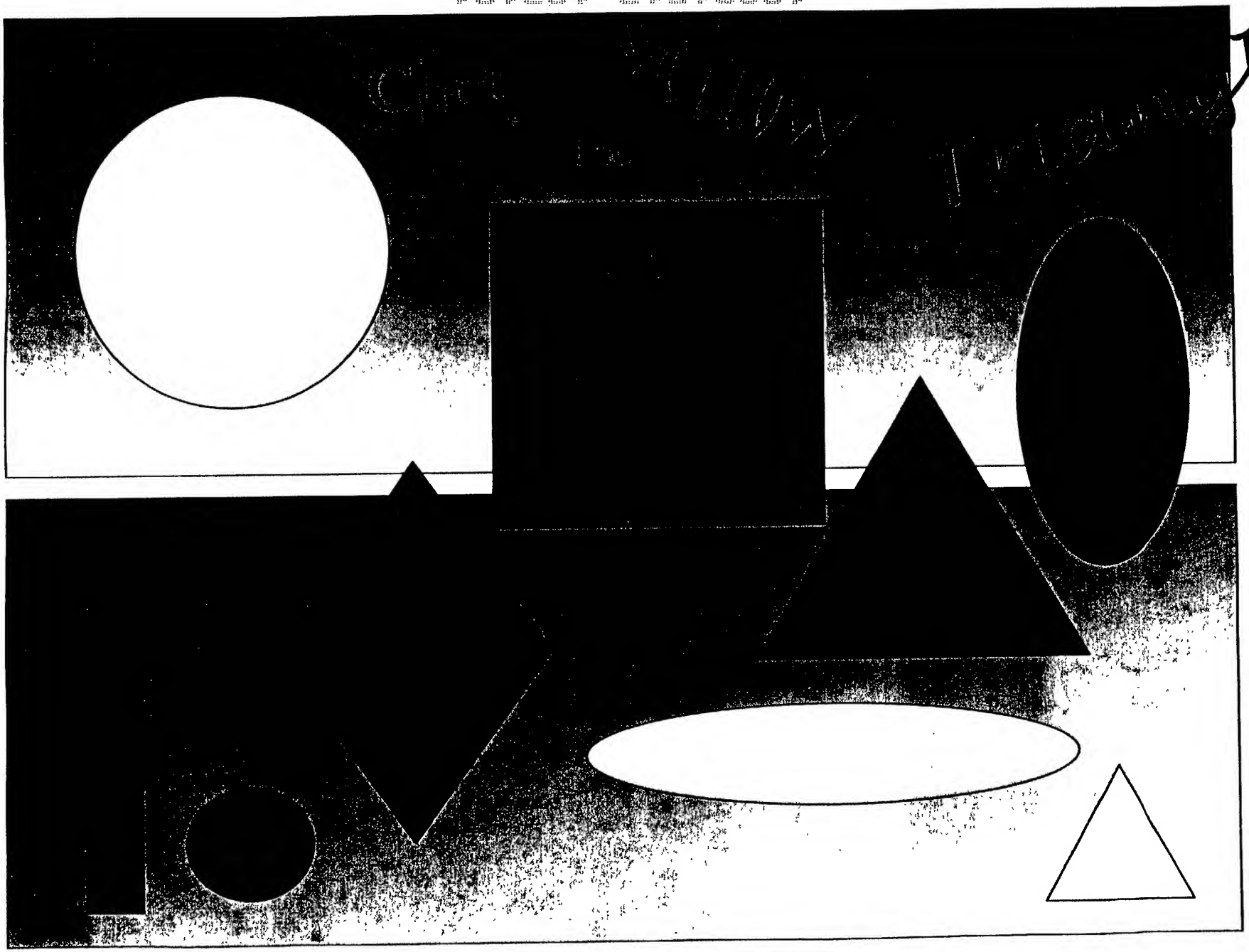
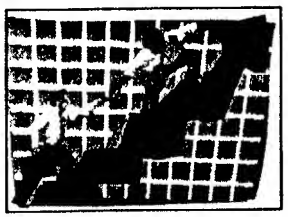
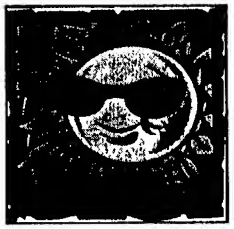


Fig 7e





700f

Click

701f

The

Baby

Pictur

702f

Fig. 7f

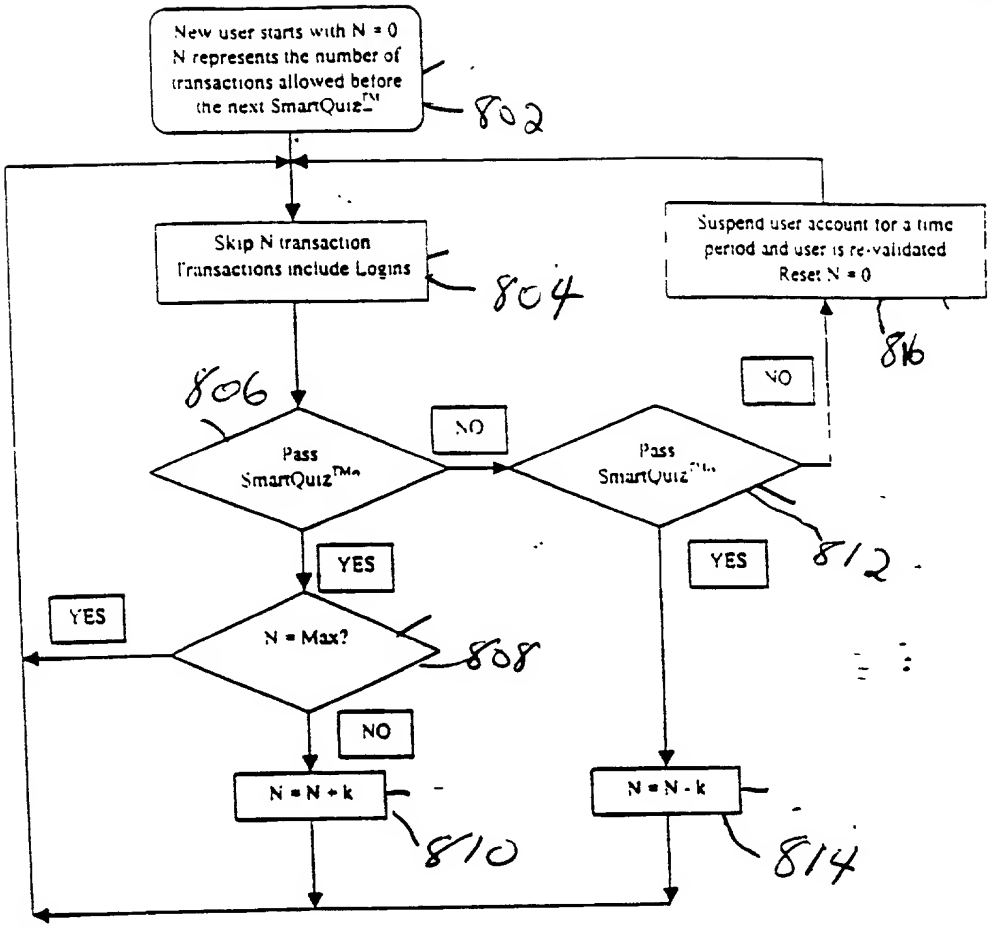

New user starts with N = 0
N represents the number of transactions allowed before the next SmartQuiz™
802
Skip N transaction
Transactions include Logins
804
Suspend user account for a time period and user is re-validated
Reset N = 0
816
800
806
Pass SmartQuiz™
NO
Pass SmartQuiz™
812
YES
YES
YES
N = Max?
808
NO
N = N + k
810
N = N - k
814

Fig. 8

- Here are a few examples of how Banner Ads will look with the SmartPenny enhancements:

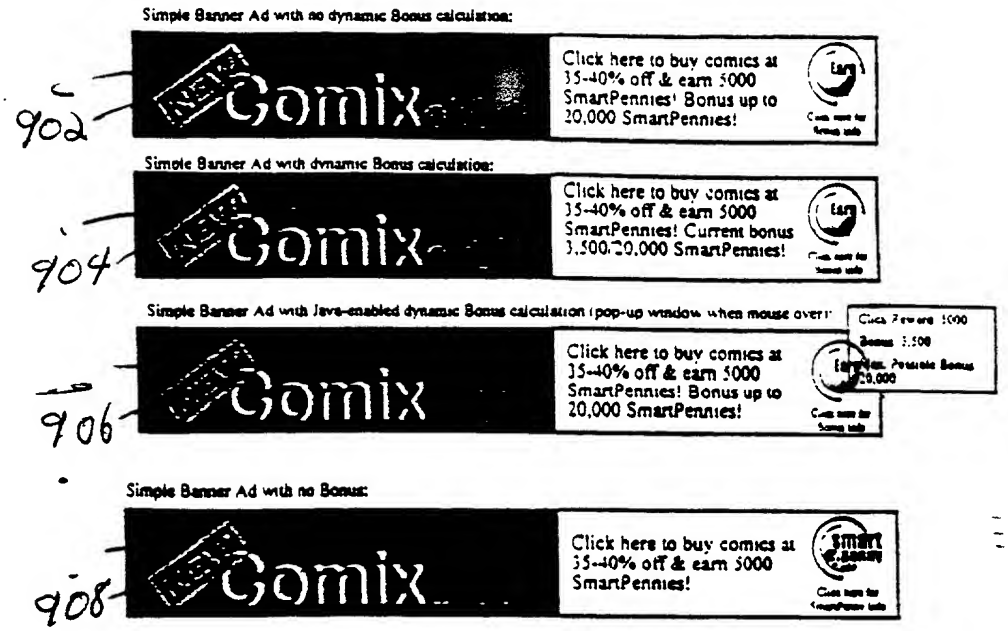



Fig. 9

Samples of what buy screens may look like:

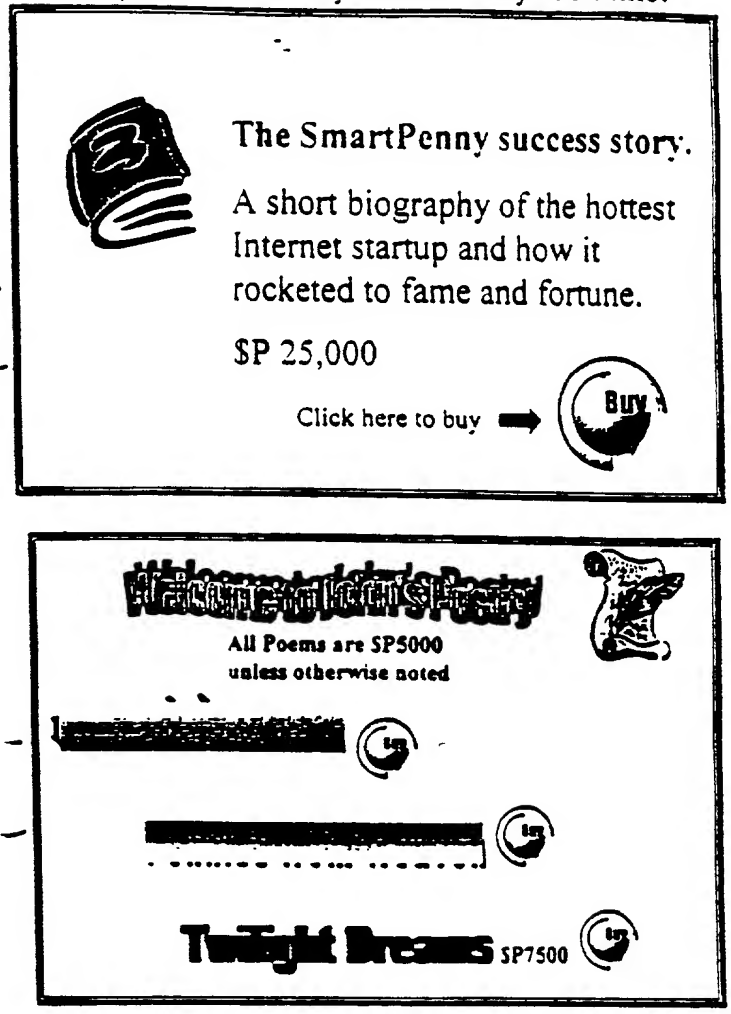
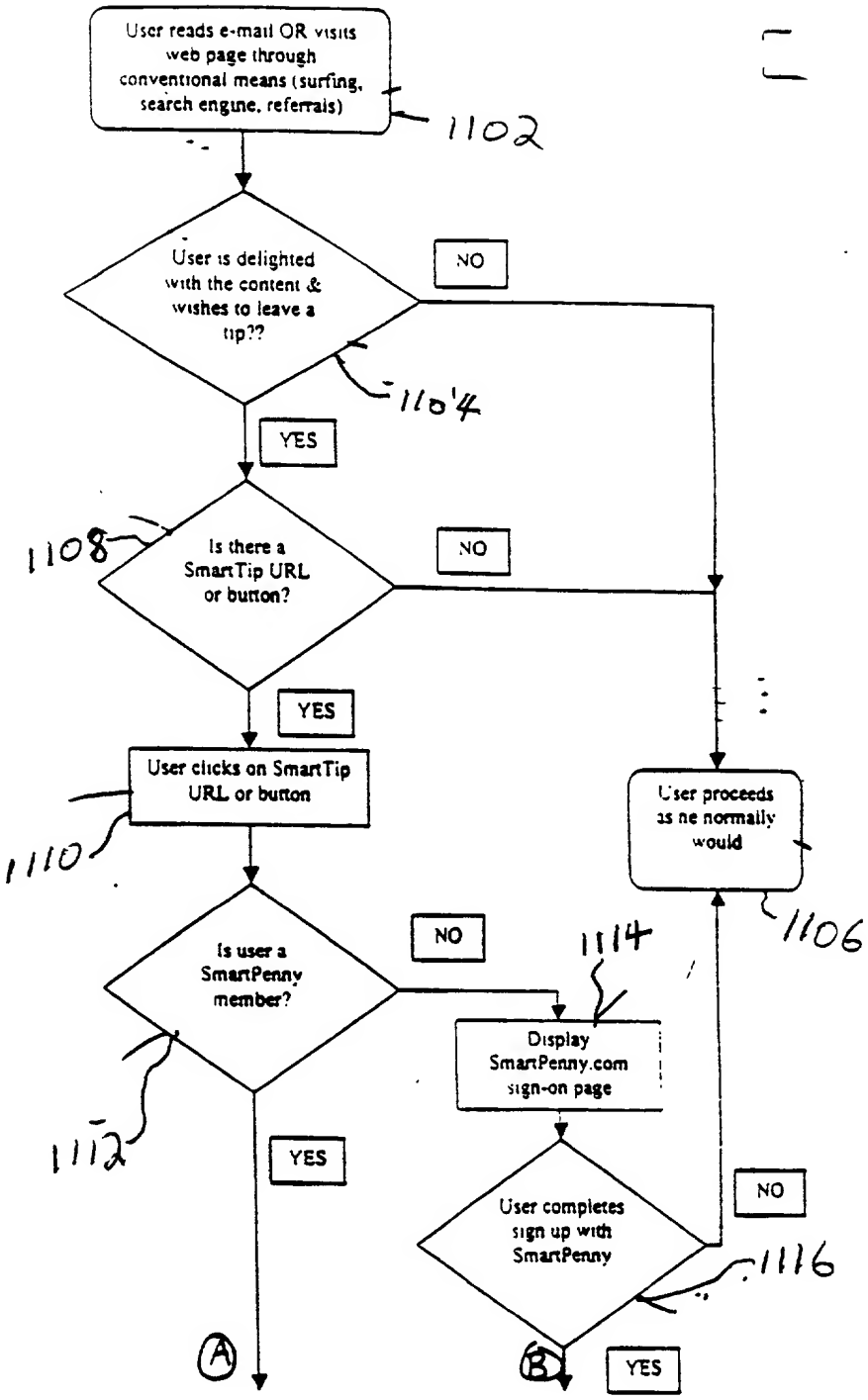



Fig. 10


User reads e-mail OR visits web page through conventional means (surfing, search engine, referrals)
1102
User is delighted with the content & wishes to leave a tip??
NO
1104
YES
1108
Is there a SmartTip URL or button?
NO
YES
User clicks on SmartTip URL or button
1110
User proceeds as he normally would
1106
Is user a SmartPenny member?
NO
1114
Display SmartPenny.com sign-on page
1112
YES
User completes sign up with SmartPenny
NO
1116
A
B
YES

1100

Fig. 11a

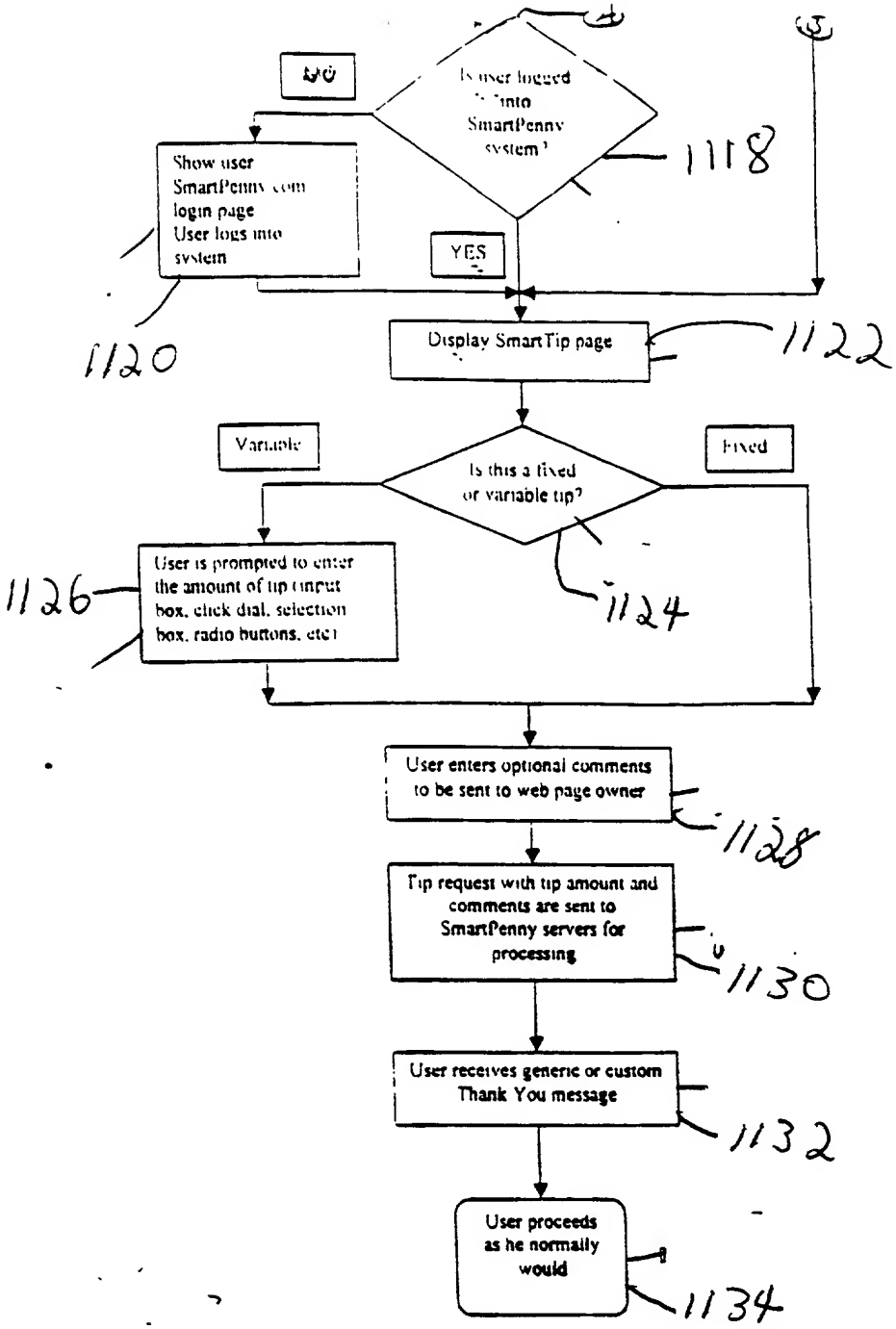

NO
Is user logged into SmartPenny system?
1118
Show user SmartPenny.com login page
User logs into system
YES
1120
Display SmartTip page
1122
Variable
Is this a fixed or variable tip?
Fixed
1124
1126
User is prompted to enter the amount of tip (input box, click dial, selection box, radio buttons, etc)
User enters optional comments to be sent to web page owner
1128
Tip request with tip amount and comments are sent to SmartPenny servers for processing
1130
User receives generic or custom Thank You message
1132
User proceeds as he normally would
1134

Fig. 116

Content Providers can politely solicit gratuity by including the SmartTip™ button to their web pages. An example is shown below:

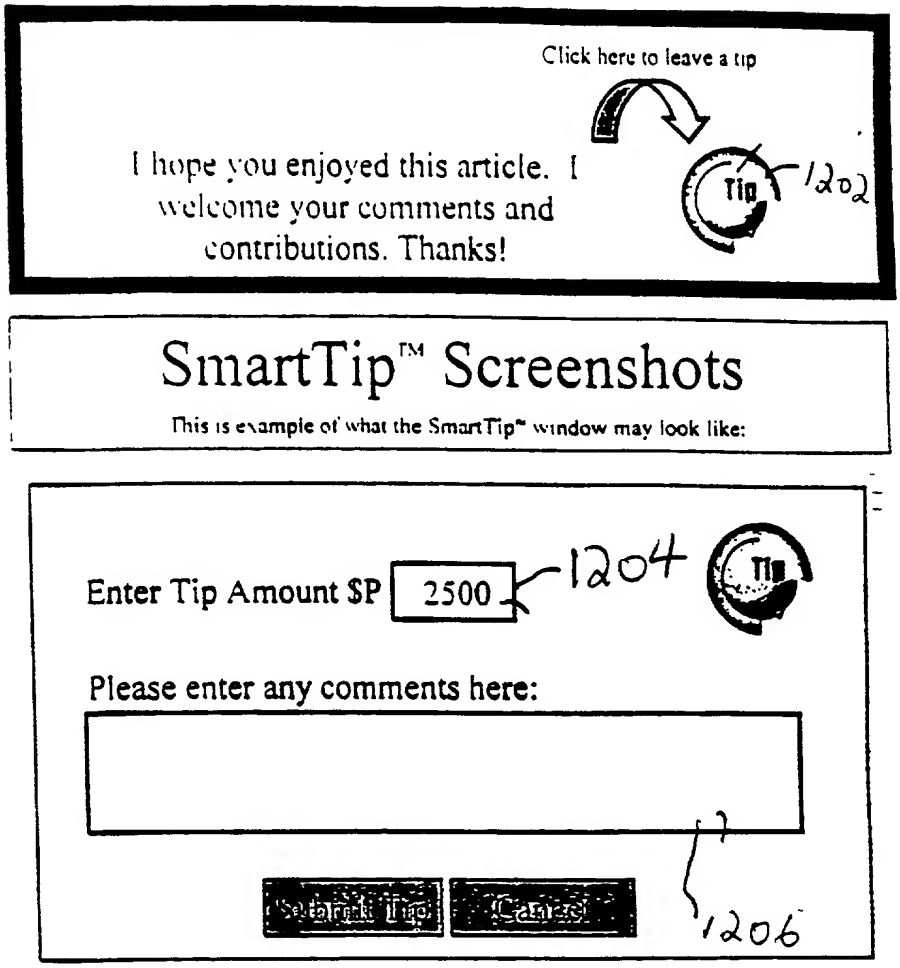



Fig. 12

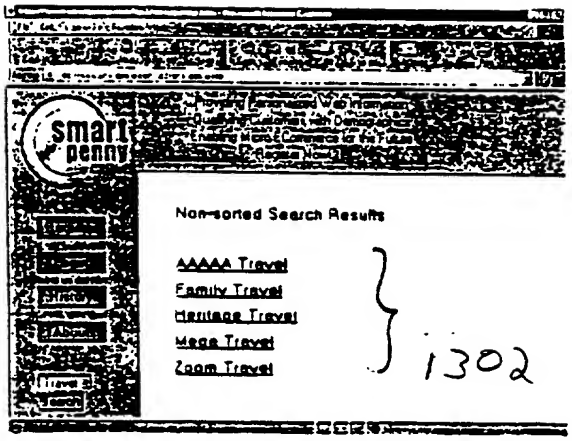

smart penny
Non-sorted Search Results
AAAAA Travel
Family Travel
Heritage Travel
Mega Travel
Zoom Travel
1302

Fig. 13

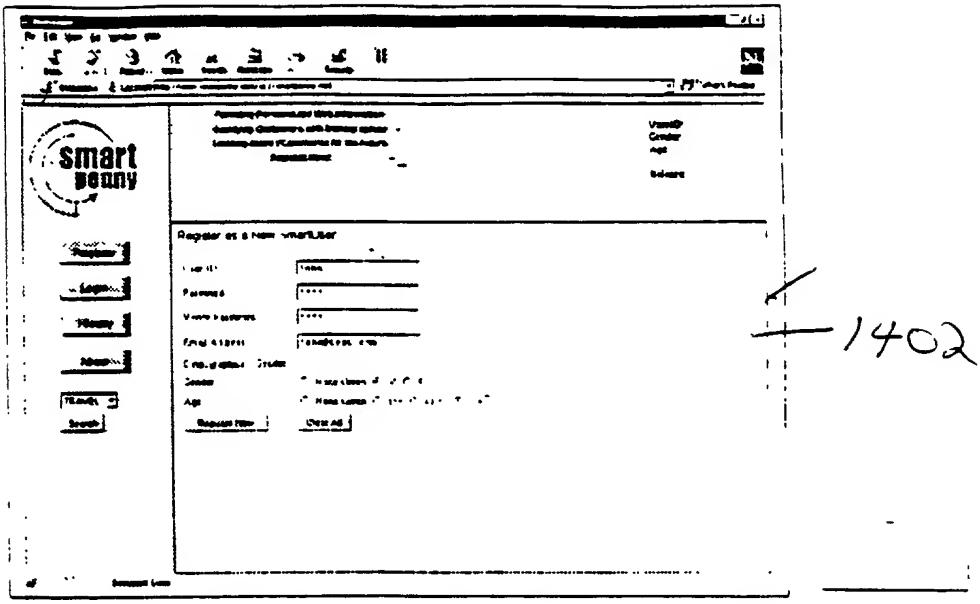



Fig. 14

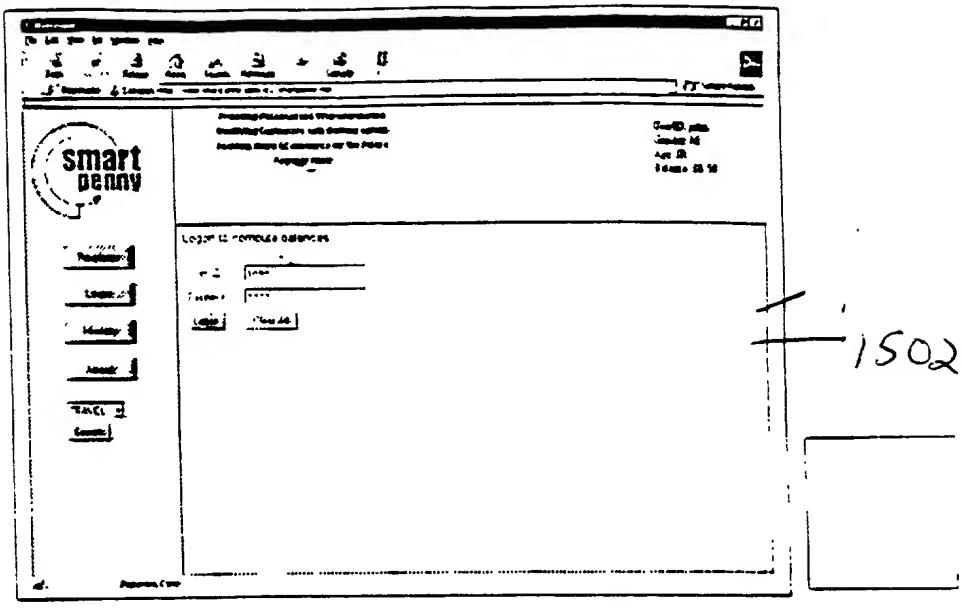
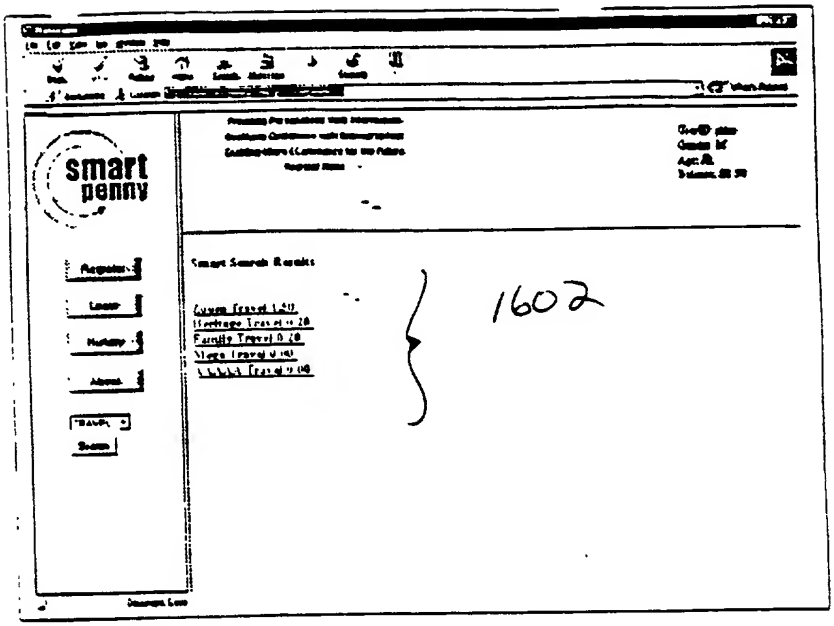
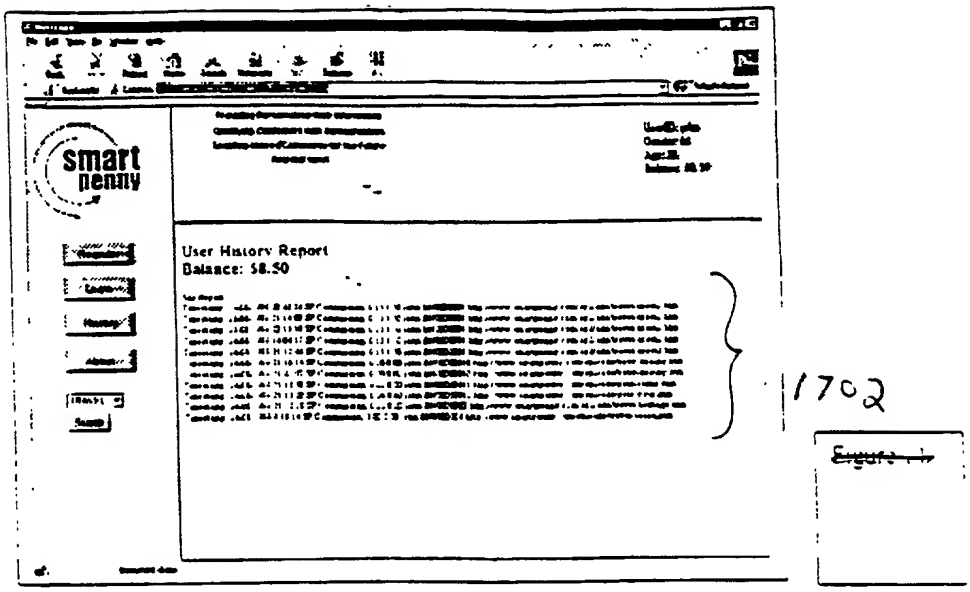



Fig. 15




~~Figure 15~~

Fig. 16




1702

Fig. 17

**Demographic Reward Matrix**

| Gender | Age | Six months of daily usage? (Due for vacation) | Show Banner? | Reward |
|---|---|---|---|---|
| MALE | Young | NO | NO | $ 1.50 |
| MALE | Young | YES | YES | $ 3.50 |
| MALE | Middle | NO | NO | $ 0.60 |
| MALE | Middle | YES | YES | $ 2.60 |
| MALE | Senior | NO | NO | $ 0.50 |
| MALE | Senior | YES | YES | $ 2.50 |
| MALE | None Given | NO | NO | $ 0.50 |
| MALE | None Given | YES | YES | $ 2.50 |
| FEMALE | Young | NO | NO | $ 1.10 |
| FEMALE | Young | YES | YES | $ 3.10 |
| FEMALE | Middle | NO | NO | $ 0.20 |
| FEMALE | Middle | YES | YES | $ 2.20 |
| FEMALE | Senior | NO | NO | $ 0.10 |
| FEMALE | Senior | YES | YES | $ 2.10 |
| FEMALE | None Given | NO | NO | $ 0.10 |
| FEMALE | None Given | YES | YES | $ 2.10 |
| None Given | Young | NO | NO | $ 1.00 |
| None Given | Young | YES | YES | $ 3.00 |
| None Given | Middle | NO | NO | $ 0.10 |
| None Given | Middle | YES | YES | $ 2.10 |
| None Given | Senior | NO | NO | $ - |
| None Given | Senior | YES | YES | $ 2.00 |
| None Given | None Given | NO | NO | $ - |
| None Given | None Given | YES | YES | $ 2.00 |

1802

Fig. 18

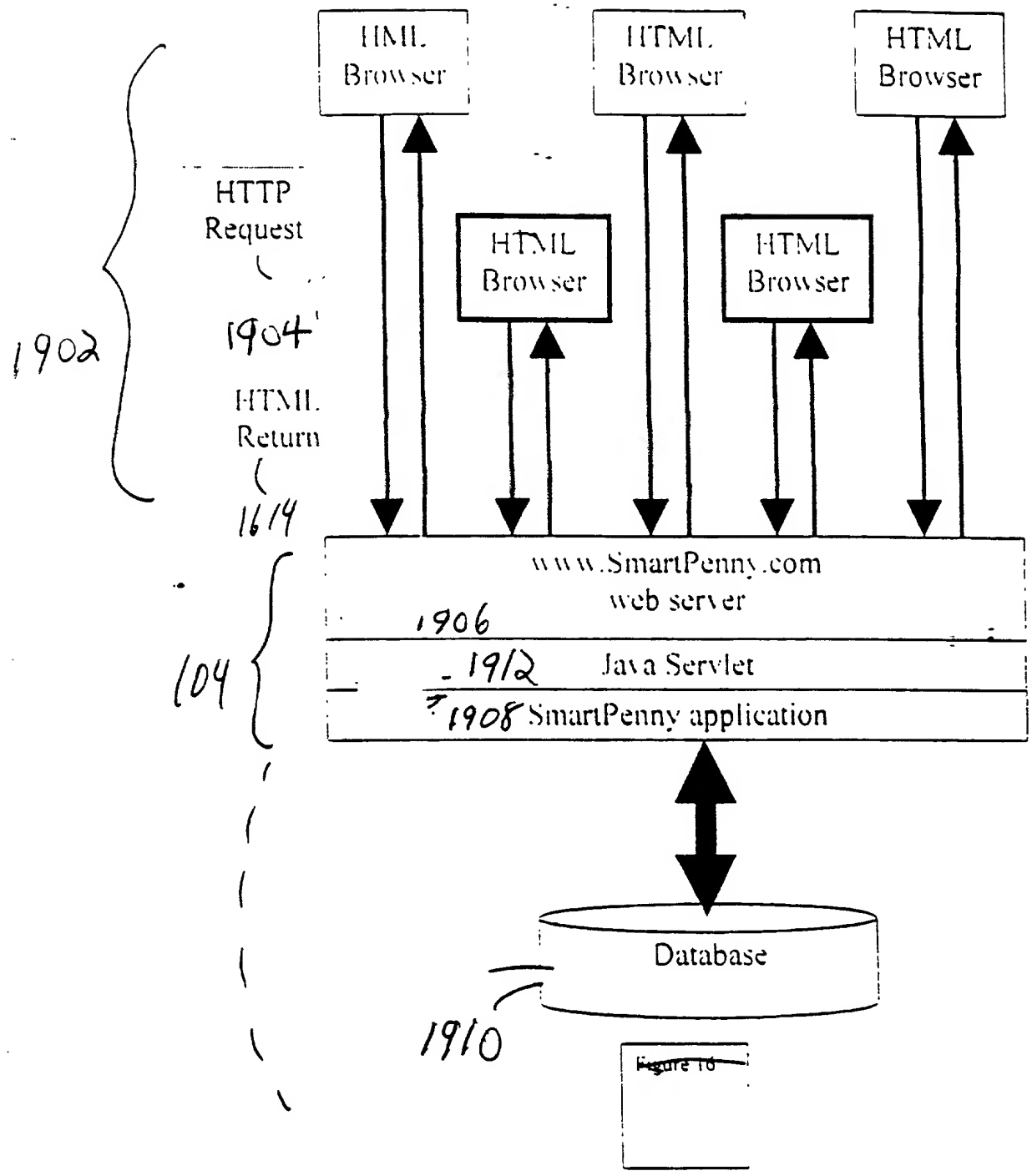



Figure 16

Fig 19

## Merchant Account Priority Bid Matrix

Enter your destination URL and the desired bid for each consumer attribute. The combination of your bid matrix and the customers' profile will create a unique search result list sorted by resulting bids. You have the option of passing a portion of your bid along to the consumer when the click to your site. Enter the percentage of the resulting bid you wish to pass on to your visiting customer in the percent field.

**Pass Through Percent:** (•) 0% ( ) 25% ( ) 50%

**URL:** http://www.your

**Returning Customer = "Yes"?** $1.00

**Keywords:**

Keyword1: $0.25

Keyword2: $0.20

**Gender:**

**Household Incom**

$50,

$100,0

**Age:**

65+: $0.05

**Marital Status:**

Married: $0.10

Single: $0.20

**Children in Household:**

0: $0.00

1: $0.10

2+: $0.40

**Example**:
Your_Company.com sets its bid levels to attract its target customers. With these settings, a new customer searching under "Keyword2" who is a 35 year old, married male, with two children and household income of $75,000/year and has made purchases from your site in the past will trigger a bid of $2.20, 0% of which will be passed on to the customer when he clicks to Your_Company.com's site.

2002

Merchants may elect to pass through a portion of their bid to the consumer to be more aggressive in attracting consumers to their site. Search results will be ranked based on the bid offered. Sites who offer a reward will have that reward listed next to their link.

Example:

Given a certain consumers demographic profile:

Fig 200

Amazon.com bids $1.50
Pets.com bids $1.10
SmallFry.com bids $0.50
CrazyEddy.com bids $1.00 and elects to pass 25% or $0.25 through to the visiting consumer

Results display as:

| Site | Your reward for visiting |
|---|---|
| 1. Amazon.com<br>*The best books online* | |
| 2. Pets.com<br>*The best pets online* | |
| 3. CrazyEddy.com<br>*We're crazy! Try us!* | $0.25 |
| 4. SmallFry.com<br>*We're small, but we try harder!* | |

Fig. 20b